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BOSTON'S NEIGHBORHOOD
DEVELOPMENT AND EMPLOYMENT AGENCY

(NDEA)



Chapter 1

Introduction



Boston's Neighborhood Development and Employment Agency (NDEA) designed its new Housing Alternatives Program to encourage and test a whole range of alternative approaches to housing people in need. Included under this umbrella were limited equity cooperatives, preservation and development of lodging houses, shelters and transitional housing for battered women, and many other inventive housing concepts. Community groups in Boston's now sprawling network of non-profit organizations were encouraged to develop innovative proposals for the two-year, \$400,000 program tailored to the problems in their individual neighborhoods and communities. Within three months NDEA had received more than enough applications to commit the entire two years of funding, and many very worthy proposals ultimately had to be rejected.

The city's experience will come as no surprise to the many foundations and corporations engaged in giving to service organizations helping the poor. Housing is not a new area for many of them. Since the days of the settlement house and tenement reform movements of the late 19th century, the philanthropic community has concerned itself with the quality and quantity of shelter for the urban poor. There always has been, and

perhaps always will be, much more need for housing assistance than either the available public or philanthropic resources can ever hope to fully satisfy.

Today, however, funding is more critical than ever. Boston is revitalizing, to one degree or another, in virtually every neighborhood of the city. After nearly two decades of housing deterioration and abandonment caused by the magnet of suburban sprawl, Boston's housing has been "rediscovered". The city's low income households are now struggling to compete in a market where values and rents are increasing by more than 20% per year.

Federal housing programs, which held the promise of preserving at least some of Boston's affordable housing supply, are unfortunately facing substantial reduction. For example, Boston's \$23 million allocation of Community Development Block Grant (CDBG) funds, more than half of which is directed towards housing, has been slated for a 24% cut. In all, the Mayor's Office estimates that scheduled federal cut-backs will result in an annual loss of approximately \$39 million in housing funds. The private foundations, corporations, churches, and other organizations involved in giving will not be able to make up this massive loss of public resources.

However, by maximizing and targeting the level of corporate and philanthropic support which is devoted to housing, the private grantmaking community can help to significantly increase the effectiveness of the limited public resources that remain.

Many of the successful models for public/private partnership have already been developed and proven. Boston has the most experienced and successful network of community-based non-profit housing organizations of any city in the nation, undertaking the rehabilitation of abandoned buildings, new construction on vacant land, and protecting the affordability of the existing housing supply. The Flynn Administration has made a firm and substantial commitment to work with this network to deal with the challenges of neighborhood revitalization and the development and preservation of affordable housing. It is now the institutions outside of government--the corporations, financial institutions, churches, foundations, universities, hospitals, and unions--whose support is critical to ensure that Boston's now certain revival will continue to be enjoyed by all of its citizens.

This report is targeted to those in the non-government sector who would like to do more to help Boston's housing organizations. You need not change your primary focus in order to become involved in housing. If your foundation or corporation primarily supports the arts, for example, there are organizations, such as the Fort Point Arts Community, developing and preserving affordable housing for artists and craftsmen. If your church is concerned about the problems of the elderly, there are groups such as Boston Aging Concerns who are undertaking the development of congregate housing, or the Ecumenical Social Action Committee, which provides home repair services to the elderly, and counseling for equity conversion.

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The remainder of this chapter will outline the various ways foundations and corporations have already provided assistance to non-profit housing groups. Chapter 2 will review in more detail housing trends in Boston and the need to preserve both the physical condition and basic affordability of the city's housing supply; both are still threatened. The remaining chapters will investigate specific problems generated by the city's housing crisis, and give examples of how neighborhood and community-based organizations, through Boston's emerging public/private partnership, have confronted and addressed those problems.

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Chapter 2

Supporting Affordable Housing



Given the scope of the housing crisis in the City of Boston, and society's natural inclination towards bigness, it is not surprising that philanthropic grants of a larger scale have attracted most of the attention of government, non-profit organizations, and the media. For example, the \$125,000 given by the Riley Foundation and the \$175,000 given by the Hyam's Trust to the Boston Housing Partnership, have received unprecedented promotion, and the Partnership has become the model for a similar state-wide effort. The importance of these grants does not, however, diminish the value of those of a smaller scale, especially those which are critically timed.

The Riley Foundation, for example, has also given \$5,000 to Living in Dorchester, Inc. to train other non-profits to replicate the organization's successful effort to use the Commonwealth's complex real estate tax abatement process in the rehabilitation of abandoned housing. Since abandoned properties often have thousands in unpaid taxes, the

successful use of the process could save a non-profit organization a great deal in development costs. Thus, a small grant could be the catalyst which attracts to a worthwhile project substantial amounts of other public and private resources.

Grants for Up-Front Costs

Perhaps the most important assistance a foundation or other philanthropic organization can give to a non-profit organization is unrestricted funds for operating expenses, while the organization puts together the proposals for larger development. This is true whether the organization is well-established or relatively new. The assistance could be for staff or other overhead expenses, and could range from \$1,000 to \$100,000. This is a role which public funding sources do not generally play well. First, public funding sources are often saddled with a significant amount of regulation, which both severely limits their flexibility and increases the administrative burden for both grantor and grantee.

Second, public agencies, in part because of the issues above, only occasionally give out small grants. There are some notable programs, such as the Commonwealth's CEED Program, and the City's MAP/TAP Program, but for the most part, public capacity-building grants are very limited. When such funds are available, they seem to work best when supplemented by private foundation support.

Finally, proposals to develop affordable housing tend to be complex and difficult to prepare. This is especially true given major cuts in federal housing funds. Projects now must find a wide variety of housing sources to be successful, and funds for staff and planning, the so-called "soft" or "up-front" funds, are more critical than ever.

The "packaging" of a housing venture requires first identifying and locating the owners and mortgagees; not a simple task if the property has been abandoned. After negotiating and acquiring legal control, non-profits must undertake a market analysis, especially when the housing project will be mixed-income. Renovation plans and cost estimates must be prepared, financing commitments obtained, often from more than one source, and a contractor must be selected. Property transfers require legal services, appraisals, property insurance, and often other costs associated with financing. It is not surprising that the packaging of a deal for even a single multi-family building can tie up a non-profit staffer for a year or more. And after the closing, the construction or renovation work must be carefully managed or monitored, an equally difficult and time consuming task. Corporate and foundation grants have often provided the critical overhead while deals are assembled.

The Fields Corner Community Development Corporation (FCCDC) was incorporated in 1980, to deal with the related problems of housing and commercial decay in the Fields Corner neighborhood. The position of executive director is supported by a \$22,500 grant from the Massachusetts Executive Office of Communities and Development through the Community Enterprise Economic Development (CEED) Program. For the first several

years, this was the CDC's only professional position. This is not an unusual situation among relatively new non-profit housing organizations. The director of the FCCDC quickly found her time taken up with the implementation of the organization's first housing efforts, leaving no time to exploit further fundraising opportunities or to engage in commercial revitalization efforts.

In 1983, the Hyams Trust gave the FCCDC a small grant of \$7,500, conditional upon the raising of other funds, for the hiring of another professional staff person. The additional funds were found, and a staff person brought on board.

One of the projects which the FCCDC has been able to take on with the assistance of the additional staff is the renovation of the so-called Municipal Building. This vacant building was a major blighting influence in Fields Corner. The city has named the FCCDC as developer; when complete, the building will provide renovated retail and office space, as well as ten dwelling units of finished, open-plan artist living/working space.

Revolving Loans

The Hyams assistance to the FCCDC is an example of a one-time, direct grant for staff support. Perhaps more than many other area of charitable or not-for-profit endeavor, housing also provides philanthropic organizations the opportunity to structure grants as revolving loans, as an alternative to direct grants. In housing development, many of the up-front costs can be later reimbursed at closing. Thus, a grant set up as a loan can be used by an organization to leverage investment on a continuing basis.

There are other ways revolving loan pools can be utilized, as well. The Old South Trust has given a \$15,000 grant to the Fenway CDC to provide low income households with loans to assist them in buying shares in the CDC's 46 unit limited-equity cooperative project at 73 Hemenway Street. As the loans are repaid, the fund will be replenished, to be available for future buyers. This fund thus helps to preserve both the immediate and long-term affordability of the units.

If engaging directly with a community organization is not a giving organization's preference, it is possible to still become involved in housing by working through a non-profit intermediary. Many foundations are working through the Local Initiative Support Corporation (LISC), a national organization set up under the auspices of the Ford Foundation. LISC works through local "chapters" of business and community leaders, who raise grants from corporations and foundations, which LISC loans out to local non-profit community development organizations for ventures for low income people; LISC sees itself as providing "gap" financing, generally on a short-term basis. Since 1981, LISC has loaned over \$2,500,000 through its Boston area chapter. LISC also provides small planning grants for community development organizations.

A local fund which is similar in concept to LISC is now being set up in Boston by a local consortium of community-based organizations, including United South End Settlements, the Fenway Community Development Corporation, and Urban Edge. The Boston Community Loan Fund has received its initial encouragement and support from the Old South Fund, a philanthropic arm of the Old South Church. The group has received substantial guidance from the Institute for Community Economics, based in Greenfield, Massachusetts.

The Loan Fund will be focusing strictly on housing, providing bridge and construction loans, loans for mortgageable soft costs, and other expenses. The incorporators see the Fund as providing that initial commitment which will attract other resources to a worthwhile affordable housing venture. Another important part of the Boston Community Loan Fund's services to non-profit housing organizations will be the provision of technical assistance with the packaging of housing ventures.

The Boston Community Loan Fund is structured organizationally to insure both stability and community control. Any local non-profit housing organization working in the city is invited to be a member. There will be a board of twelve directors; four will be elected by the members, and eight will be appointed by the board itself. The appointed directors will include representatives of municipal government, and the banking, corporate and philanthropic communities.

Program-Related Investments

With affordable housing ventures offering investors an opportunity for a return, a new concept has arisen among foundations within the last few years, as a way of expanding the resources available for programs and projects. The concept is "Program-Related Investment (PRI)," a loan, guarantee of a loan, or equity investment out of the "corpus" of a foundation, rather than out of earnings, for projects that serve a social purpose.

A significant PRI is now being negotiated in Boston by the Hyams Trust. Hyams has made a commitment to purchase loans made by LISC in the Boston area, up to \$1,000,000. The Trustees had to petition the Suffolk County Probate Court for approval to amend the trust instrument, and PRI's can represent no more than 5% of Hyam's corpus. The PRI, however, will increase five-fold the amount of funds the Hyams Trust normally can devote to housing projects.

Targeting a Neighborhood

In April of 1984, members of the Board of the Riley Foundation visited the Roxbury and North Dorchester areas of Boston, at the invitation of Alianza Hispana, a non-profit social service organization. When they came to the Dudley Street neighborhood, the Board stopped the tour. They didn't feel that it was necessary to see any more, relates Newell Flather of Grant Management Associates, they knew immediately that this was the neighborhood they wanted to work in.

The Dudley Street neighborhood was hard hit during the period of disinvestment and abandonment in the early 1970's. Caught between two declining retail centers, Dudley Station and Uphams Corner, the residential community has experienced substantial deterioration, abandonment and demolition.

The Riley Foundation decided to target a major effort to the Dudley Street area, but in a unique way. Rather than work through one or two community groups, the foundation has organized the Dudley Street Neighborhood Initiative, an interracial neighborhood coalition representing the black, white, hispanic and Cape Verdean populations in the community. The coalition has a formal organization with a 30 member governing board, which will assist the foundation in the allocation of its resources.

Technical Assistance

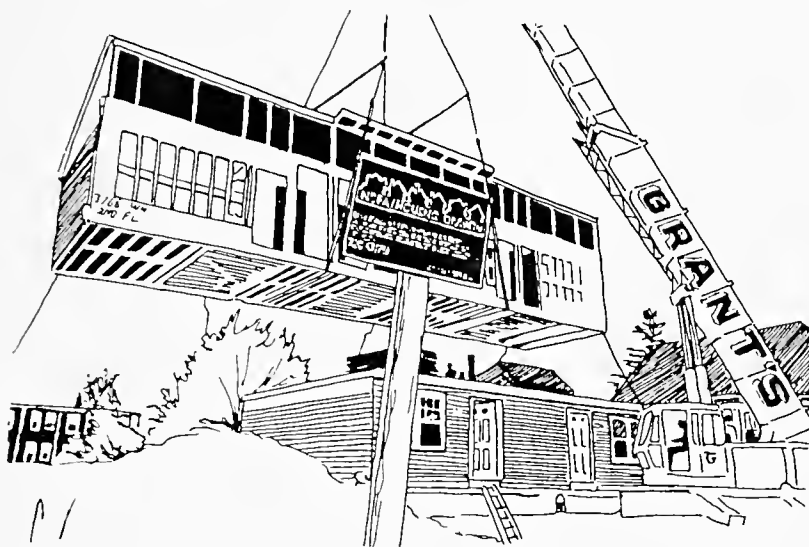
Up to this point, the discussion has centered on the types of financial contributions which foundations and corporations may provide for housing activities. Often, however, non-financial assistance (whether in-kind, or in the form of professional advice and services) can be useful as well. Just as with any charitable group, a housing non-profit can generally make good use of supplies, office equipment, building materials and appliances, printing and copying services, or any similar contribution which a corporation could make.

Equally useful is professional and managerial advice and services. Cabot, Cabot and Forbes and the Green Company are two real estate developers who have provided assistance with development proposals, and a number of Boston's banks have assisted local organizations with financing packages. Legal expertise is also critical to a successful venture, as one might expect.

Perhaps the best type of non-cash contribution which can be made, particularly by a corporation, bank, law firm or other institution, is still the traditional one: to have a representative serve on the non-profit organization's Board of Directors. In the final analysis, a long-term commitment is still the most effective one, and becoming very familiar with an organization, learning its strengths and weaknesses, and understanding its needs and goals, is the best way to be truly helpful.

Chapter 3

Boston's Housing Crisis



Between 1960 and 1980, the total number of housing units in the City of Boston has remained fairly stable, increasing from 239,000 to 241,000 units, according to the U.S. Census. This modest gain of 2,000 units over 20 years, however, conceals some radical shifts in the nature and mix of Boston's housing supply. In 1960, two-thirds of the housing units were in 1-4 unit buildings, and most of them had an owner living in one of the units. By 1980 the supply of this type of housing, perhaps best symbolized by the archetypal wood-frame triple decker, had shrunk by an astounding 30,000 units, and now represents only about one-half of the city's housing.

The demand for small, owner-occupied units had, over this period, shifted to the suburbs, where new single family developments were made feasible and attractive through the construction of a new network of highways, the availability of inexpensive FHA, VA and private mortgage funds, the relocation of employment opportunities, and a general growing affluence. Under these conditions, the number of traditional married-couple households with children living in Boston declined substantially, by over 28%, as measured by the census, between 1970 and 1980 alone.

Boston's traditional stock of 1-4 unit owner-occupied structures had for

many years provided the city with both a relatively inexpensive opportunity for homeownership and a critically needed supply of affordable but well-maintained rental units. However, as young families more and more chose the suburbs over the city, ownership of this supply of housing was left increasingly to the elderly, to lower income households, and to investors. Values stagnated during the sixties and early-seventies, and maintenance and profitability became more problematic. Abandonment was often the result. The substantial loss of these multi-family units is especially evident in the South End, Roxbury, North Dorchester, and Jamaica Plain, but it occurred in many of the city's other working class neighborhoods as well.

The loss of rental units was offset during these two decades by the production of subsidized rental housing. In 1960, the city had 14,000 such units, virtually all managed by the Boston Housing Authority. By 1980, according to a report prepared by Bonnie Heudorfer, former Executive Director of the Boston Housing Partnership, this number had increased to 45,000, including 18,000 under the BHA, and 27,000 subsidized but privately-owned.

By the late seventies, Boston's housing market began to reveal some radical shifts. With the boom in downtown office construction, and the drop-off in residential construction in the suburbs, an emerging, relatively young middle-class began to rediscover Boston's neighborhoods. For the first time in decades, according to Peter Drier of the Boston Redevelopment Authority, the city is experiencing an increase in its total population- approximately 17,000 persons between 1980 and 1985, representing an estimated 14,000 households. This new housing demand is reflected in rapidly increasing values for the 1-3 family stock, heated competition for rental units, and the growing trend toward condominium conversion.

In 1980, Boston had approximately 4,500 condominium units, about 80% of which were conversions from existing rental stock. Between 1980 and mid-1983, approximately 9,000 new condominiums were added, almost all were conversions, according to a 1984 report prepared for the Mayor's Office by housing consultant Emily Achtenberg. Most of the condominium conversion activity occurred in Boston's supply of larger (5+) multi-family units, and as a result, has been concentrated in such neighborhoods as Back Bay, Allston-Brighton and the Fenway, where large numbers of such properties are found. However, there is also now a growing trend towards conversion in the South End, the North End, Charlestown and Jamaica Plain.

The rental housing vacancy rate, according to the BRA, is now below 3%. The shortage of affordable rental housing is manifest in the large numbers of homeless families showing up on the doorsteps of Boston's shelters, and the expanding waiting list for family housing units managed by the Boston Housing Authority. As of March 31, 1985, the BHA had a waiting list of 9,057 families, up from 6,955 only one year earlier.

Today, the Boston Housing Authority is dealing with its own set of problems. Some 2,600 units under its control are currently vacant and

uninhabitable, according to the Achtenberg report. In order to deal in a manageable way with its own abandonment problem, the BHA plans to reduce its 14,000 family units to about 11,500, through redevelopment and "reconfiguration."

The Columbia Point redevelopment is the primary example of this process. The 1,500 unit project, built in the early 1950's, is now three-quarters vacant and substantially deteriorated. Over half of the buildings are to be demolished to make room for the private development of new high-rise and townhouse units. There will be no displacement of the project's existing residents. Using a mix of public and private funds, the final development will contain 400 low-income and 1,000 market-rate apartments. The result will be a better environment for the project's remaining residents, but will also represent a 1,100 unit drop in the "as-built" supply of public housing.

Public housing is not the only subsidized housing in crisis. Approximately 3,600 units of privately-owned, federally assisted housing are now in default on mortgage payments, and are in the process of foreclosure by the U.S. Department of Housing and Urban Development. HUD refuses to ensure that the affordability of the units will be maintained after the units are disposed of, and thus the future of the units, and that of their low-income residents, is unclear. In addition, another 4,300 privately-owned units are reaching the twenty-year point, when mortgages can be paid-off and use and occupancy restrictions dropped. In all, nearly one-quarter of the city's affordable subsidized units are in jeopardy, at a time when the federal commitment to subsidize housing production has been virtually eliminated.

Clearly, the City of Boston is entering a crisis period for affordable housing, as Boston's low and moderate income households are forced to compete for fewer and fewer affordable units.

The above discussion draws a broad picture of the affordable housing issue in Boston, but the problems still differ substantially from neighborhood to neighborhood. Even with values rising, abandoned buildings still abound, and buildings are still being abandoned, weighed down by a history of deterioration and decay.

A survey completed in 1984 by Boston's NDEA found over 900 buildings still vacant and abandoned throughout the city, with the greatest numbers found in the wards containing Roxbury, northeastern Jamaica Plain, and Franklin Field. These abandoned properties must be viewed in a substantially different way, depending upon the neighborhood context in which they are found.

To demonstrate the contrast among Boston's older neighborhoods, we can visit but two of Boston's sub-neighborhoods, as defined by two specific census tracts. Driving down Columbus Avenue from where it begins at Park Square opposite the Common and Public Garden, we head into Boston's South End. At the point where Warren Avenue comes into Columbus at an angle, at West Newton Street, we have come to the boundary of Tract 708, a grouping of twelve blocks, made up principally of older attached three and four story brick bowfront rowhouses.

At the corner of Columbus and Massachusetts Avenue, within Tract 708, is the Harriet Tubman House, headquarters of United South End Settlements (USES), one of Boston's oldest social service agencies. USES has a very active housing program, providing home repairs for the elderly, counseling and advocacy for lodging house tenants and owners, and a variety of other housing services. On Rutland Street, a few blocks away, is the office of the United Roxbury/South End Development Corporation (UDC), a non-profit spin-off of USES. Only a few years old, UDC was set up to undertake economic development and to develop additional low and moderate income housing, a function USES decided could more appropriately be undertaken by an independent organization. UDC currently owns and manages a mixed residential/commercial building at the corner of Harrison Avenue and Mass. Ave., with eight subsidized apartments. The corporation has been designated developer for a BRA-owned parcel at the corner of Massachusetts Avenue and Columbia, across from the Harriet Tubman House.

At the other end of the tract, at the corner of Mass. Ave. and Tremont Street, is the Piano Craft Guild, an MHFA subsidized conversion of the old Chickering Piano Factory. The design of this project, which provided 174 housing units for artists and craftsman, won general praise when completed in 1974.

Tract 708's most distinguishing feature, however, is the architecture of its rowhouses. When these were first constructed throughout the South End by developers near the end of the 19th Century, they were intended to be single family homes for Boston's emerging middle class, hopefully cut of the same cloth as homes on Beacon Hill and in the Back Bay. New residential neighborhoods of lower density in Dorchester, Brookline, and other nearby communities, however, quickly proved more fashionable, and the stately bowfronts, by the turn of the century, were being converted instead into apartments for Boston's working class families.

The South End, like many of Boston's older residential neighborhoods, was to be buffeted in the first half of the twentieth century by the effects of urban poverty, and was one of the targets of the city's urban renewal efforts in the 50's and 60's. In 1970, substantial deterioration was still evident. In Tract 708, U.S. Census takers would find that 26% of all housing units were "lacking some or all plumbing facilities", compared to only 6% city wide, 25% of all housing units were vacant, and only 19% of those had been vacant for less than two months. A full 30% of the population was below the poverty level.

The South End, however, has been discovered by what one urban planner called the "Urban Pioneers". The neighborhood's close proximity to downtown and Northeastern University, and the development of the Prudential Center and Copley Place, served to heighten the neighborhood's intrinsic desirability.

Even in 1970 there were indications that the neighborhood housing market was heating up; in Tract 708 the approximately 59 owner-occupied, single family units counted by the census had a median value of \$17,200, 21% higher than the median for the city as a whole. Most presumably were

brownstones which had not been broken up into apartments. While this statistic represents a relatively small number of the total housing units in the tract, it probably reflects with some accuracy the economic value of the conversion potential of the structures at that time.

By 1980, the value of those single-family, owner-occupied rowhouses had increased to \$62,500, representing an annual rate of increase of nearly 13% per year over the course of the decade. Over the same period, the median value city-wide increased at an annual rate of under 10%. By 1983, according to USES housing planner Nikki Fliones, the same structures, if renovated, were selling for over \$100,000, and today are selling above \$300,000.

Between 1970 and 1980, Tract 708 saw an increase of 32% - 50% in the total number of year-round housing units. About one-half of that increase reflects subsidized housing production, essentially the conversion of the Piano Craft Guild, and the construction of the Concord Houses, another MHFA development, a few blocks north along Tremont Street. Most of remainder represents conversion activity within the existing housing stock.

According to the 1980 Census, the vacancy rate was still 17% (actually representing approximately the same number of vacant units as in 1970), but the number of units lacking proper plumbing facilities had fallen from 26% (in 1970) to under 7%. Significant increases in rent levels and a decrease in the percentage of the population below the property level, both measured by the census, also reflect the increasing gentrification of the area.

There are still a fair number of boarded up properties in Tract 708, but there is also a phenomenal amount of rehabilitation activity, as the sounds of power tools, saws, and hammers rise in a chorus. In one sense, this is encouraging. But given the rapid upward direction of property values and rents, only the local non-profit, community-based organizations, whose actions are based upon community goals and not maximizing profits, can ensure that the neighborhood will still contain at least some affordable housing, in the years ahead.

If we continue down Columbus Avenue, we pass through Roxbury Crossing, where Tremont intersects Columbus. Below the crossing, we begin to approach Egleston Square- on the right are the so-called Dimock-Bragdon Apartments, which were rehabbed in 1983 by Urban Edge, Inc., a non-profit housing development organization based in Jamaica Plain. Urban Edge first gained control of the seven attached brick apartment buildings in 1980, by purchasing the defaulted mortgages from the banks for \$3,000 to \$4,000 each. The funds to take advantage of the opportunity for site control came from Urban Edge's flexible foundation operating grants. The 54 apartments are subsidized by the Section 8 program, and were financed by the MHFA. The total project cost exceeded \$3,000,000. Interim "bridge" loans were provided by LISC and the Episcopal City Missions.

The seven rowhouses had been standing empty and fire damaged for a number

of years before Urban Edge took them over. They were a very significant blighting influence on the homeownership population along the adjacent streets, and thus the renovation was a strategic neighborhood improvement. The need for the rental units was also very great - over 1,500 households applied for the 54 units.

Beyond Egleston, we continue along Columbus to Walnut Avenue, where Columbus turns into Seaver Street. Seaver follows the northern edge of Franklin Park, to Blue Hill Avenue. At Blue Hill, we turn right, following the eastern edge of the park, to Talbot Avenue. Within a few blocks are several of the buildings being renovated by the Lena Park CDC, under the auspices of the Boston Housing Partnership.

Heading east along Talbot, we pass under the old Midland Branch, unused for many years, but now the MBTA commuter rail line to Dedham, Norwood, and Franklin. The underpass defines the southwest corner of our next tract, number 923, and the railroad bed its western border. Talbot Avenue, the tract's southern boundary, intersects Washington Street and Centre Street in Codman Square, at the southeast corner of Tract 923. Washington represents the tract's eastern edge, and Harvard and School Streets the northern.

The Governor has been here before us. He came out on January 7, and in the midst of the vacant lots signed into law House Bill 6374, legislation which amended the Commonwealth's tax abatement process. The legislation allows cities to abate taxes on one to six unit buildings being returned to residential use, and decreases the time a previous owner can appeal the final foreclosure, making reclamation of tax-title properties by non-profit housing developers significantly easier and less costly. This is especially important for Tract 923, where the vacancy rate has increased from 5% in 1970 to 10% in 1980, and years of unpaid taxes, often accumulating for a decade, make rehabilitation unfeasible.

If Tract 708 in the South End saw a significant increase in the total number of housing units between 1970 and 1980, Tract 923 has had a very different history. Over the decade the collection of 28 blocks lost 23% of its housing units, virtually all to abandonment and demolition. The median value of single family homes, which increased nearly 13% per year in the South End tract, was virtually stagnant in Tract 923, increasing by just over 4% per year. That median value stood at \$22,100 in 1980, as opposed to \$64,000 for the South End tract. Over the same decade, the percent of the population below the poverty level increased from 22% to 26%.

In Codman Square one finds the office of the Codman Square Housing Development Corporation, a community-based non-profit corporation organized in 1981 by two other neighborhood non-profits, the Codman Square CDC, and the We Can Neighborhood Improvement Association. The latter two groups recognized the need to develop a new, neighborhood-wide organization which could concentrate solely on the development of affordable housing, and thus the Codman Square HDC was founded.

Along with Urban Edge in Jamaica Plain, Codman Square HDC was the first non-profit group to complete units under the NDEA's new construction program, experimenting with the installation of factory built housing units on a vacant school lot on Atherwold Street, at the northeastern corner of the tract. The Shawmut Bank provided the construction financing and the permanent mortgages, working through the Massachusetts Housing Finance Agency's first-time homebuyer program. The homes sold for approximately \$44,000, not counting a \$12,500 write-down provided by NDEA, needed in order to keep the units affordable. A Wellesley housing development firm, The Green Company, lent design and project management expertise to the HDC for the successful completion of this project.

The manufactured housing initiative is one of a number housing projects successfully undertaken by the Codman Square HDC. Other projects include work through the city's Urban Homesteading Program, and the rehab of seventeen rental units, known as the Norfolk Terrace Apartments, and several other pending projects.

Though Codman Square, and other communities in Roxbury, Franklin Field, and Mattapan still have a one way to go, the strong revival of Boston's housing market has now penetrated deeply into Boston's neighborhoods. The non-profits now are beginning to find themselves in a very different environment than existed in the seventies. The revitalization which they spearheaded and inspired now challenges them to continue providing affordable units while real estate values are rapidly escalating.

Abandonment does continue, but the Flynn Administration now views it as an opportunity, as well as a problem. Slowly, the constraints working against redevelopment are being unraveled. With the combination of public and private resources, much of this supply can be preserved as affordable housing for those who otherwise might be left in the cold.

Chapter 4

Neighborhood Revitalization



If there is a common thread running through the strategies pursued by the city's many neighborhood-based, non-profit housing development organizations, it is an understanding of the complex social and economic forces at work within a neighborhood, and a recognition of the need for a comprehensive housing strategy to deal successfully with those forces. The goal is also universal, to preserve each neighborhood as a positive living environment for all of its residents, be they middle, moderate or lower income. To do this, a supply of affordable housing must be developed, and subsequently protected from the vagaries of market forces, a task perhaps only an organization deeply rooted in the community can fully perform.

The Neighborhood Housing Service Program

Many of the organizations started out when there was virtually no housing market within their neighborhoods, when homes were regularly being lost to abandonment. Their goal was to help maintain and support the battered hopes and dreams of lower income homeowners and tenants, at a time when lending institutions and government agencies had in many cases all but given up. The public commitment is much stronger now, but in many neighborhoods, the work of reversing the cycle of abandonment is not completely finished.

Perhaps the most established and proven program for neighborhood revitalization is Neighborhood Housing Services (NHS). Based upon a successful Pittsburgh model of the early seventies, local NHS organizations are sponsored by a national umbrella organization, the Neighborhood Reinvestment Corporation. The national NRC is directly supported by HUD, the Federal Home Loan Bank Board, the Federal Reserve System, and a number of other federal agencies, and in turn supplies start-up support and technical assistance to new local NHS corporations. NHS neighborhoods are typically those where neighborhood confidence has begun to decline through the cycle of housing disinvestment, but which still have a high level of owner occupancy, and only minimal outright abandonment. Boston has three local NHS's - the Boston NHS, the Mission Hill NHS, and Mount Bowdoin/Glenway NHS.

The core of the NHS model is homeowner counseling, and technical assistance in rehabilitation and home improvement financing. For homeowners whose credit cannot support a private home improvement loan, however, the NHS has a neighborhood "high-risk" loan pool, generally funded through commitments from local banks, municipal community development funds, and private foundation and corporate support. The existence of the high-risk loan pool guarantees to all homeowners that even the most deteriorated properties in the neighborhood are likely to be rehabilitated, sometimes before any others.

A survey completed in the spring of 1985 by NDEA showed that over 7,500 residential and mixed residential/commercial structures city-wide still need major repair, approximately 3.9% of the city's total. The greatest concentrations, however, were in Roxbury and East Boston, where over 15% of the structures required serious rehabilitation. Not far behind was Franklin Field, with 14.7%, and Mattapan, with 14.5%. A map showing this data by neighborhood is on the following page.

Revitalization in Jamaica Plain: A Case Study

Since Boston's 1-4 unit owner-occupied structures have traditionally provided Boston's best opportunities for both affordable homeownership and rental, it is not surprising that many organizations began their housing development careers by operating programs which encouraged homeownership of these structures among moderate income families.

In the early seventies, the Ecumenical Social Action Committee (ESAC) began its Homeownership Project, to deal with the spreading abandonment in the northeastern section of Jamaica Plain. The stagnation of property values and erosion in confidence which was felt generally in many neighborhoods was exacerbated in J.P. by the actions of the Commonwealth of Massachusetts, which took and demolished hundreds of houses along the Penn Central railroad line for the proposed construction of a Southwest Expressway. By the time the Commonwealth cancelled the project in 1972, the uncertainty had encouraged housing deterioration and abandonment all along the corridor.

income homeowners with repairs, and also worked on some of Urban Edges's homesteading properties. More recently, it has developed congregate housing for the elderly under the federal Chapter 202 program, a topic to be discussed more fully in the next chapter.

Community organizations are today involved in revitalization in practically every neighborhood of Boston. As has been the case with several of the groups discussed thus far, many of the housing development entities have actually been started-up by other, older organizations. Nuestra Comunidad was organized to work in the Dudley Street neighborhood by Alianza Hispana, the Roxbury-North Dorchester NRC was created by the Roxbury-North Dorchester Area Planning Action Council, the Quincy-Geneva HDC was organized by two groups, the Roxbury Multi-Service Center and the Stamwood Street Block Association, and the Dorchester Bay Economic Development Corporation was incorporated by three neighborhood civic associations, including the Columbia/Savin Hill NHS.

There are a number of reasons why spin-offs have become a common tool in neighborhood revitalization. The older organizations which have primarily been engaged in providing some repair services, housing counseling, and neighborhood and tenant advocacy have found that it is often difficult to play both the role of tenant advocate and landlord, even if a non-profit one.

Legally, organizations have also found that it is useful to have a separate organization doing real estate development, in order to limit debt liability. Social service organizations with their own endowment or other assets would be particularly vulnerable in the event of a mortgage default by a real estate component.

Finally, a number of CDC's have been structured to be eligible for two programs of the Commonwealth, the CEED program mentioned earlier, which supports staff, and the loan program of the Community Development Finance Corporation (CDFC), a public corporation set up to loan money to CDC's for housing and economic development ventures. To participate in the CEED and CDFC programs, a CDC must have an eligible target area, and a board structured according to the dictates of the legislation. Many of the older social service organizations cannot comply with these requirements.

Non-Profit Collaborations

It was only a matter of time before it became clear to the non-profit organizations developing affordable housing that there were some projects which could be undertaken, and some resources successfully tapped, only if groups banded together. A significant innovation occurred in 1983, when Greater Boston Community Development (GBCD), a non-profit corporation which assists local community-based organizations in the development and management of low income housing, put together a limited partnership pool involving four local neighborhood corporations, including two from Boston, Urban Edge and Alianza Hispana.

Syndication involves the formation of a limited partnership to develop and own property. Shares in the partnership are sold to private investors, who reap the substantial tax benefits available to the developers of subsidized housing by the federal tax code. This tax shelter value, of course, has no inherent value to the non-profit, but when transferred to private investors, can generate substantial additional capital.

Each CDC in the GBCD deal established a separate limited partnership for their individual housing projects. The projects, all of which involved the rehab of existing buildings, were between 10 and 30 units, and would not likely have been syndicated individually, because of the cost of packaging and the special expertise required. The total 100 unit package, however, was syndicated successfully by GBCD. The project was financed by the Massachusetts Housing Finance Agency, and the rents were subsidized for 15 years through the federal Section 8 moderate rehab program.

In addition, each local project also had a public write-down, in Boston from the municipality's CDBG entitlement. GBCD structured each of these write-downs as a loan to the limited partnership entity from the parent community development corporation. The partnership was charged an interest of 10% per year, with payments deferred until the end of the fifteen year project term. This increased the theoretical annual losses of the partnership, which is useful to the investor seeking a tax shelter, and also facilitate the eventual transferring of ownership to the development corporation at the end of the term.

This unique effort was a first for the Massachusetts Housing Finance Agency, which had never before financed a Section 8 Moderate Rehabilitation project. After lengthy negotiations, a series of modifications to MHFA procedures were worked out which facilitated the combination of the two programs.

Greater Boston Community Development began in 1964 as the South End Development Corporation, renovating 93 units of housing for low income families, one of the first successful community-based housing ventures in the city of Boston. In 1970, SEDC became GBCD, and began providing technical assistance to other non-profit housing organizations, eventually assisting in the development of over 2,500 units. GBCD provided critical assistance to the Boston Housing Partnership, and each of its participating non-profits, to Urban Edge in the organization and renovation of the Dimock-Bragdon apartments, to the Fields Corner CDC in the rehab of the Municipal Building, and for many other non-profit developments in and around the Boston area. (GBCD now also has an office in Springfield, MA, to serve the western part of the state.) GBCD also provides management services, and now manages nine projects in Boston, under contract with the non-profit sponsors.

The Boston Housing Partnership

The success of the GBCD/CDC limited partnership experiment in 1983 was certainly one of the inspirations for Boston's boldest multi-family initiative to come along in many years, the Boston Housing Partnership.

The BHP was formed in 1983, essentially the brainchild of a committee of public officials, private business leaders and representatives of neighborhood organizations. The committee, known as Goals for Boston, was particularly concerned about the shortage of decent and affordable rental housing throughout the city. The Boston Housing Partnership was created to confront that shortage with a solution of significant scale.

Two essential elements are critical to the BHP's strategy. First, the effort is truly a public/private partnership, tapping substantial private corporate and foundation support, obtaining the cooperation and resources of both the federal government, the Commonwealth and the City of Boston, and directly involving local neighborhood and community groups.

Second, the Partnership has aggregated the individual projects of ten participating neighborhood non-profits, for a total of approximately 700 units. Most of these units are located in larger multi-family buildings (with five or more units), and each is in some way key to the revitalization of the surrounding neighborhood. According to Robert Whittlesey, the BHP's Executive Director, the unprecedented aggregation was critical, not merely the the sake of efficiency, but also to guarantee that the projects gained the attention and cooperation of the public and private sector that was critical to its success.

The Partnership has put together a very complex financing package involving private corporate and foundation grants, including \$1.9 million in bridge loans from the Ford Foundation, LISC, and the Massachusetts Community Development Finance Corporation, rental subsidies from the dwindling federal Section 8 program and the state Ch. 707 program, and funds from the MHFA's new SHARP Program.

SHARP stands for State Housing Assistance for Rental Production. This initiative was voted by the legislature in 1982, and supports the production of rental housing by providing financial assistance to projects in which at least 25% of the units are made available to low and moderate income households. To some extent, it was intended to fill the vacuum created by the federal retreat from subsidized housing production, and at the same time encourage the development of market rate units, which in most parts of the Boston area had become economically unfeasible.

In essence, MHFA acts as a public bank, raising money by selling tax exempt bonds to private investors, and loaning the proceeds to developers of subsidized housing. Under the SHARP program, the interest rate discount made possible by the tax-exempt status of the bond financing is combined with a further subsidy from a state appropriation; the latter is structured as a deferred loan.

The SHARP program takes advantage of problems with another program, the federally funded Section 8 "Existing Housing Program." This latter program, administered in Boston either by the Boston Housing Authority, or by the state acting as a housing authority, provides a rent supplement for tenants in existing, privately owned apartments or houses. Section 8 tenants pay 30% of their income towards their housing expenses, and the federal government pays the remainder, through the housing authority.

This Section 8 Existing program has maximum income limits set by the federal government, based upon the overall rent levels in each region. In many local communities, these regional Fair Market Rent (FMR) levels are either not competitive with what a landlord can obtain on the private market, or vacancy rates are so low that units at any rent level are not available, and many families are forced to return the certificates unused, because they cannot locate an apartment. According to the Boston Housing Authority, only 54% of the households issued Section 8 certificates since January 1, 1984, have been able to find landlords willing to rent to them. Among black households the success rate has been only 48%.

The SHARP program provides the additional subsidy so that a developer can afford to rent 25% of his units at the FMR level, to those holders of Section 8 certificates who might not otherwise find units. It is a "marriage of convenience" of two separate housing programs.

The state Ch. 707 program works much the same way as Section 8, and will also be used by projects in the SHARP program.

Essentially, the Housing Partnership performs four basic tasks on behalf of the participating non-profits. The BHP:

1. secures funding commitments to make the projects financially viable;
2. provides seed money to the non-profits for up-front development costs (such as property acquisition, design fees, and development staff);
3. works with the City to expedite the tax foreclosure process, property transfer, and possible abatements of former water and sewer fees; and
4. oversees the development planning, rehabilitation of the property, and sound, long-term property management.

Six of the ten housing non-profits involved in the Partnership's first package have already come to closing, and several buildings have already been completed. BHP Executive Director Robert Whittlesey expects the remainder to close by mid-July, 1985.

The BHP has also begun a Small Buildings Program, targeted to smaller multi-family projects of 3 to 6 units. The BHP has entered into a contract with the Massachusetts Executive Office of Communities and Development, to administer 85 units through the Ch. 707 moderate rehabilitation program.

Approximately one half of the buildings renovated under the program will be owner-occupied. The program is also designed to assist smaller housing non-profits which need to begin building rehab management capacity, by starting on a relatively small basis.

The administration of this program includes outreach application intake, preparation of specifications, and assistance with financing. The BHP acts as a liaison with both the private banks, and the NDEA's, mix of rehabilitation assistance programs.

With its first multi-family effort now well underway, the Boston Housing Partnership is planning its second. This second aggregation will target a significant portion of the foreclosed multi-family buildings which are now held by the U.S. Department of Housing and Urban Development. The Partnership is currently negotiating with HUD to obtain ownership of 1,171 out of the 2,340 units known as the Granite Properties, named for the firm which undertook the original development. Most of the properties are located in Roxbury, and after years of mismanagement now have very serious problems of a physical, financial and social nature.

The Granite Properties represent approximately 14% of the occupied rental units within the four Roxbury neighborhoods in which they are located, and three are a significant component of the affordable rental stock, which must be preserved. Eight local non-profit housing corporations are planning to participate in this aggregation, including:

Codman Square Housing Development Corporation

Dorchester Bay Economic Development Corporation

Fields Corner Community Development Corporation

Lena Park Community Development Corporation

Nuestra Comunidad Development Corporation

Quincy-Geneva Housing Development Corporation

Roxbury-North Dorchester Neighborhood Revitalization Corporation

Urban Edge

Clearly, this represents a bold and significant effort, perhaps the climax of two decades of effort to revitalize Boston's neighborhoods. If it is to continue to prove successful, the Boston Housing Partnership will have to continue to demonstrate to the region and the nation that government, private institutions and neighborhoods need not work at cross purposes, but can work together to develop a better community for everyone. The support of the giving community will likely make the difference.

Chapter 6

Reviewing a Non-Profit



Over the last two years, the City of Boston has seen an enormous proliferation of community-based organizations devoting at least some of their attention of housing efforts. Some have been around for a decade or more, and have long, well established track records. Many, as mentioned earlier, are spin-offs of older, more established social-service organizations. Others were established by neighborhood residents inspired by the success of similar groups in other neighborhoods. This cadre of organizations, and the high degree of expertise and sophistication it reflects, is unique in the nation.

The number of these organizations exists, in no small degree, because there is a growing recognition on the part of the public and private philanthropic sectors that such organizations are central to successful neighborhood revitalization and the preservation of affordable housing. Thus, it is not unusual today to see many housing programs, such as the MHFA SHARP program, and the EOCD Ch. 705 family housing program, with virtual set-asides for neighborhood non-profits.

The non-profit housing environment, however, in many ways is not too different from any other corporate environment. Though the reasons may be rooted in the goals of a neighborhood rather than in a motive for profit,

there is still often tremendous pressure to expand, and to take advantage of every housing opportunity that arises. As with the for-profit sector, this is essentially a vital, positive force, but it also increases the need for occasional introspection, and experienced advice and guidance. Foundations and corporate givers are perhaps the institutions best equipped to provide that guidance.

The brief discussion below summarizes some of the issues which we believe would be useful to raise during the review of a proposal. This is not intended as a checklist upon which to base an acceptance or a rejection. Rather, the ultimate decision to assist a non-profit organization should be based upon a shared vision for the neighborhood and community. If the giving organization and the community based non-profit are in harmony, then the decision should not be whether, but how best to assist.

Staff Capacity

Most local CDCs and other housing non-profits have only one or two professional staff, and this is not necessarily a negative situation. However, it is important that those staff have a capacity that is more than well-intentioned. If housing development is a goal, the in-house staff should have an intimate knowledge of real estate and the neighborhood housing market, and proposals should demonstrate this. Ideally, staff resumes should indicate some successful housing rehabilitation or development experience.

In addition to housing experience, the staff should be able to demonstrate the ability to manage the affairs of the organizations in a businesslike manner. The organization should have a solid financial system and an understanding of its importance. At the very least, a non-profit's records should be in sufficient condition to be audited.

If the necessary experience or expertise does not exist in-house, the non-profit may be receiving it through a consulting group, such as GBCD, a parent organization, the Boston Housing Partnership, or in some other way.

Capable Board of Directors

The first question to ask--does the Board of Directors represent the community? In particular, are minority members of the community represented on the Board? It is important to establish that the board has deep roots, for an organization cannot succeed if it cannot reflect the wants and needs of the community it serves. It is especially important that an organization not find itself supporting one segment of the community at the expense of another. In particular, if racial tensions exist in the neighborhood, it is important that the organization be structured to constructively deal with those tensions.

The Board of Directors should have an understanding of what it means to be a policy making body, and demonstrate leadership and supervision of the staff, rather than vice versa. It is helpful also if some members bring to the Board experience in housing development, project finance or fundraising.

A Long Range Plan

Are the proposed housing services or development activities placed in a context which includes long term goals? The organization should have some concept of the type of community they are trying to build, and some type of long range plan is the best way to evaluate this. The plan should also reflect the need to develop the capacity of an organization. Does the proposed project represent a logical step in the evaluation of the organization's capacity?

Track Record

While an organization may or may not have a long one, its record of accomplishment is nevertheless important, if it has been in existence for any period of time. Housing development is a difficult and time consuming process. How that process was managed in the past, and how the inevitable crises were dealt with, is still the best indication of the character of an organization.

Inevitably, some projects fail. Has the organization matured as a result of these experiences, as well as through its successes? An organization which blames all of its failures on outside forces will have little control over its own future.

Relationship With Government

In housing development, it is important that an organization have a working relationship with municipal and state government. In the City of Boston, the NDEA, the BRA, and other city departments still hold the key to the most important resources available to a housing non-profit. For organizations which have come from an advocacy role, this can be understandably uncomfortable. Today, however, both the Commonwealth and the City of Boston have made an unprecedented commitment to involving neighborhood and community organizations in the revitalization of the city, and the atmosphere for such a relationship is more positive than ever before.

Housing and Social Services

Inquilinos Boricuas en Accion is Spanish for Puerto Rican Tenants in Action. IBA started out in 1967 as the Emergency Tenants Council, formed in response to a BRA plan to redevelop Parcel 19, in the South End, a plan which would have displaced a significant number of local residents.

ETC instead developed its own design plan for the parcel, and following a period of intense lobbying and protest, was designated the developer by the mayor the following year, over the opposition of the BRA.

The first phase of Villa Victoria, 71 units of rehabbed housing for families, was completed in 1972. A fifth phase, 159 units of new construction and 31 units of rehab, known as Viviendas La Victoria II, was completed ten years later, in 1982. The Villa Victoria community now includes 679 units, with approximately 2,500 residents. The total value of IBA's real estate is now \$50 million.

Housing and development, however, today represent only about 15% of IBA's operating budget. IBA has come to realize that economical and social revitalization are as important as the provision of decent housing, if community development is to be a reality. IBA provides day care and other social services, registers voters, organizes neighborhood festivals, and supports other cultural activities in the Hispanic community. IBA has begun developing commercial space to provide business and employment opportunities within the community.

The IBA model is an important one for all of the non-profit housing organizations in Boston's neighborhood network. Adequate housing is a beginning, but just the beginning in the fight for economic justice for all. It is not the complete solution. Unless the community based organizations ultimately confront the full range of social and economic obstacles faced by the poor whom they seek to serve, they greatly risk becoming just another set of landlords. Ultimately, it is this challenge which the city's public/private partnership must face. The philanthropic community, with its long experience in the funding of social services, may make perhaps the most critical contribution of all.

Appendix

A List of Non-Profit Housing Organizations in Boston

Alianza Hispana
409 Dudley Street
Roxbury, MA 02119
427-7151

Allston-Brighton CDC
427 Cambridge Street
Allston, MA 02134
787-3874

Back of the Hill CDA
130 Fisher Avenue
Mission Hill
Boston, MA 02120
277-3639

Boston Housing Partnership
106 Bedford Street
Boston, MA 02111
423-1221

Boston Indian CDC
175 Tremont Street
Boston, MA 02111
282-0343

Boston NHS
33 Harrison Avenue
Boston, MA 02111
350-7071

Charlestown EDC
27 Winthrop Street
Charlestown, MA 02129
241-8866

Chinese EDC
313 Beach Street
Boston, MA 02111
482-1011

Codman Square CDC
c/o Codman Sq. Health Center
6 Norfolk Street
Dorchester, MA 02124
825-9660

Codman Square HDC
c/o Codman Sq. Health Center
6 Norfolk Street
Dorchester, MA 02124
825-4224

Community Development Corp.
of Boston
801 Albany Street
Roxbury, MA 02119
422-2115, 2116

Dorchester Bay EDC
187 East Cottage Street
Dorchester, MA 02125
282-2900

East Boston CDC
72 Marginal Street
Boston, MA 02128
569-5590

Ecumenical Social Action Committee
406 South Huntington Avenue
Jamaica Plain, MA 02130
524-2555

Fenway CDC
P.O. Box 127, Astor Station
Boston, MA 02123
267-4637

Fields Corner CDC
1412 Dorchester Avenue
Dorchester, MA 02122
282-4290

Fort Point Arts Community, Inc.
249 A Street
Boston, MA 02210
423-4299

Greater Boston Community
Development (GBCD)
79 Milk Street
Boston, MA 02109
423-4299

Greater Roxbury CDC
90 Warren Street
Roxbury, MA 02119
445-4242

Horizon House
P.O. Box 382
Mattapan, MA 02126
296-2492

Hyde Park DC
15 Everett Street
Hyde Park, MA 02136
364-1130

Living in Dorchester, Inc.
9 Brent Street
Dorchester, MA 02124
825-3486

Long Island Shelter
Boston Harbor
Squantum, MA 02169
328-1373

Mission Hill NHS
1530 Tremont Street
Boston, MA 02120
442-5449

Mount Bowdoin/Glenway NHS
569 Wahsington Street
Dorchester, MA 02124
265-7934

Nuestra Comunidad, DC
409 Dudley Street
Boston, MA 02119
427-7175 x 33

Pine Street Inn
444 Harrison Avenue
Boston, MA 02118
482-4944

Quincy-Geneva Housing Development
Corporation
317 Blue Hill Avenue
Dorchester, MA 02121
427-4470

Rosie's Place
1662 Washington Street
Boston, MA 02118
536-4652

Roxbury Action Program
10 Linwood Street
Roxbury, MA 02119
422-4400

Roxbury-North Dorchester NRC
62 Warren Street
Boston, MA 02119
422-5900

Shattuck Shelter
170 Morton Street
Boston, MA 02130
522-8110

Sojourner House
85 Regent Street
Roxbury, MA 02119
427-0622

South Boston CDC
600 Summer Street
Building 15
Boston Marine Industrial Park
South Boston, MA 02210

Tent City CDC
645 Boylston Street
Old South Church
Boston, MA 02116
424-4556

United South End/Lower
Roxbury DC
32 Rutland Street
Boston, MA 02118
266-5451

United South End Settlements
Harriet Tubman House
566 Columbus Avenue
Boston, MA 02118
536-8610

Urban Edge
620 Centre Street
Jamaica Plain, MA 02130
522-5515

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